



Order Filed on September 7, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT District of New Jersey
Albert Russo Po Box 4853 Trenton, NJ 08650-4853 (609) 587-6888 Standing Chapter 13 Trustee
In re: Rosa Peters Mark W Peters Debtor(s)

Case No.: 21-15798 / CMG

Hearing Date: 09/01/2021

Judge: Christine M. Gravelle

Chapter: 13

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: September 7, 2021


Honorable Christine M. Gravelle
United States Bankruptcy Judge

The plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 07/16/2021, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$300.00 PAID TO DATE

\$300.00 for 5 months beginning 9/1/2021

\$382.00 for 54 months beginning 2/1/2022

ORDERED that the case is confirmed with a calculated plan funding of \$22,428.00. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that section(s) 4(d) and 7(b) is stricken from the Chapter 13 Plan.

ORDERED that the debtor(s) must obtain a loan modification by 1/1/2022 or as extended by Loss Mitigation Order.

- Creditor CitiMortgage/Cenlar, PACER claim #not yet filed, will be paid through the Chapter 13 Plan until an Amended Proof of Claim is filed.
- The Trustee is authorized to pay the pre-petition arrears, pending loan modification, to creditor CitiMortgage/Cenlar when the Proof of Claim has been timely filed.

ORDERED that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor **and** file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan .

ORDERED as follows:

Order Resolving Objection of CitiMortgage/Cenlar to be filed by 10/1/2021.

The pre-petition arrears claim of TCF National Bank, PACER Claim #1-1, in the amount of \$842.30, will be paid as if in the Plan, and the Trustee is authorized to pay such claim.

The pre-petition arrears claim of Nissan-Infiniti LT, PACER Claim #7-1, in the amount of \$467.51, will be paid as if in the Plan, and the Trustee is authorized to pay such claim.

In re:
Rosa Peters
Mark W Peters
Debtors

Case No. 21-15798-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 07, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Rosa Peters, Mark W Peters, 1043 Frontage Road, Toms River, NJ 08753-3171

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor TCF National Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Candace Ilene Smith-Sklar	on behalf of Debtor Rosa Peters mail@njpalaw.com r56958@notify.bestcase.com
Candace Ilene Smith-Sklar	on behalf of Joint Debtor Mark W Peters mail@njpalaw.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor TCF National Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	

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User: admin

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Date Rcvd: Sep 07, 2021

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor CitiMortgage Inc. ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor CitiMortgage Inc. ecf@powerskirm.com

TOTAL: 8